

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

In Re: ERNESTO LEON BELLECHASSES  
Debtor(s)

Chapter 13 Case #: 15-06706-swd  
Filed: 12/11/2015

**CHAPTER 13 PLAN (2<sup>nd</sup> AMENDED)**

**I. PLAN PARAMETERS**

- B. LIQUIDATION ANALYSIS:** The amount to be distributed to allowed unsecured claims shall not be less than the value of Debtor's non-exempt equity less the cost of sale and the statutory Chapter 7 administrative fees. If applicable, the liquidation value of the estate as required by 11 USC § 1325 (a)(4) is **\$4,900.00**.

**II. FUNDING**

- A. PLAN PAYMENT** The Debtor(s) shall make payments in the amount of **\$279.90** per ☐ week, ☒ bi-weekly, ☐ semi-monthly, ☐ monthly, and/or ☐ Other (see "Additional Plan Payment Provisions" below) for the minimum of the Applicable Commitment period (ACP).

**III. DISBURSEMENTS**

**E. UNSECURED CREDITORS**

- 1. General Unsecured Creditors:** Claims in this class are paid from funds available after payment to all other classes. The payment allowed to the general unsecured claimants will be satisfied by:
- ☐ Payment of a dividend of \_\_\_\_\_. Plus present value of \_\_\_\_% interest, if necessary to satisfy the Best Interest of Creditors Test, **OR**
- ☒ Payment of a pro-rata share of a fixed amount of **\$4,900.00** set aside for creditors in this class or for the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees. However, this fixed amount shall not be reduced below the liquidation value specified in Provision I.B.

**IV. GENERAL PROVISIONS**

**P. ADDITIONAL PROVISIONS:**

- Debtors's initial retainer is \$1,600.00 credit towards the minimum fee pursuant to the Bankruptcy Court's order in Chapter 13 Case # 15-05176.
- Debtor has exempted out his 2015 Income Tax refund. This amount is estimated to be \$3,000.00.
- The effective date of the plan shall be the date of the Order confirming this plan, as amended.
- Parcel #s: 10134 Augusta Valley Ct, - 41-20-06-452-002

**CERTIFICATION OF PLAN**

I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE READ THE ABOVE PLAN AMENDMENT AND THE CONTENTS ARE TRUE AND CORRECT.

Dated: **February 15, 2016**

\_\_\_\_\_/s/  
Ernesto L. Bellechasses, Debtor

Dated: **February 15, 2016**

\_\_\_\_\_/s/  
, Debtor

Dated: **February 15, 2016**

\_\_\_\_\_/s/  
John A. Potter (P40691)  
Twohey Maggini, PLC  
Attorneys for Debtor(s)